



**PATENT**

Case Docket No. 1DATA.098A

Date: April 27, 2004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Tidwell, et al.  
Appl. No. : 10/731,401  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A  
FINANCIAL TRANSACTION USING  
BIOMETRIC INFORMATION  
Examiner : Unknown  
Group Art Unit: 3629

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

4/27/04  
(Date)

John R. King  
John R. King, Reg. No. 34,362

**TRANSMITTAL LETTER**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement.
- (X) A PTO Form 1449 with twenty-seven (27) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

John R. King  
John R. King  
Registration No. 34,362  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Tidwell, et al.  
App. No. : 10/731,401  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A  
FINANCIAL TRANSACTION USING  
BIOMETRIC INFORMATION  
Examiner : Unknown  
Group Art Unit : 3629

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed is form PTO-1449 listing references. Copies of disclosed U.S. patents and/or publications are not included pursuant to PTO waiver of the requirement under 37 C.F.R. § 1.98(a)(2)(i) for applications filed after June 30, 2003. Copies of other references, if listed, are enclosed.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 4/27/04

By: John R. King  
John R. King  
Registration No. 34,362  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.098A	APPLICATION NO. 10/731,401
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Towell, et al.	
(USE SEVERAL SHEETS IF NECESSARY)		FILING DATE 09/03	GROUP 3629

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	4,109,238	08/22/78	Creekmore			
	5,491,325	02/13/96	Huang, et al.			
	5,575,508	11/19/96	Diamond			
	5,679,938	10/21/97	Templeton, et al.			
	5,679,940	10/21/97	Templeton, et al.			
	5,801,366	09/01/98	Funk, et al.			
	5,930,777	07/27/99	Barber			
	6,097,834	08/01/00	Krouse, et al.			
	6,230,148	05/08/01	Pare, Jr., et al.			
	6,505,772 B1	01/14/03	Mollett, et al.			
	6,547,132 B1	04/15/03	Templeton, et al.			
	6,581,043 B1	06/17/03	Wallin, et al.			
	6,658,393 B1	12/02/03	Basch et al.			
	US 2001/0000535 A1	04/26/01	Lapsley, et al.			
	US 2002/0012445 A1	01/31/02	Perry			
	US 2002/0178112 A1	11/28/02	Goeller, et al.			
	US 2002/0052852 A1	05/02/02	Bozeman			
	US 2003/0093368 A1	05/15/03	Manfre et al.			
	US 2003/0130919 A1	07/10/03	Templeton, et al.			
	US 2003/0159046 A1	08/21/03	Choi, et al.			
	US 2003/0172030 A1	09/11/03	Volgunin			
	US 2003/0216987 A1	11/20/03	Mollett, et al.			
	US 2003/0216988 A1	11/20/03	Mollett, et al.			
	US 2003/0217014 A1	11/20/03	Mollett, et al.			

EXAMINER	DATE CONSIDERED
<p>*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.</p>	

FORM PTO-1449      U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. 1DATA.098A	APPLICATION NO. 10/731,401
	APPLICANT Tidwell, et al.	
	FILING DATE 12/09/03	GROUP 3629

FOREIGN PATENT DOCUMENTS								
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		WO 01/97134 A1	12/20/01	Barber				
		WO 03/042790 A2	05/22/03	Manfre, et al.				
		WO 03/083751 A1	10/09/03	Swift				

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)							

H:\DOCS\NXB\NXB-1523.DOC:smn  
030304

EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	